

09717700-112000

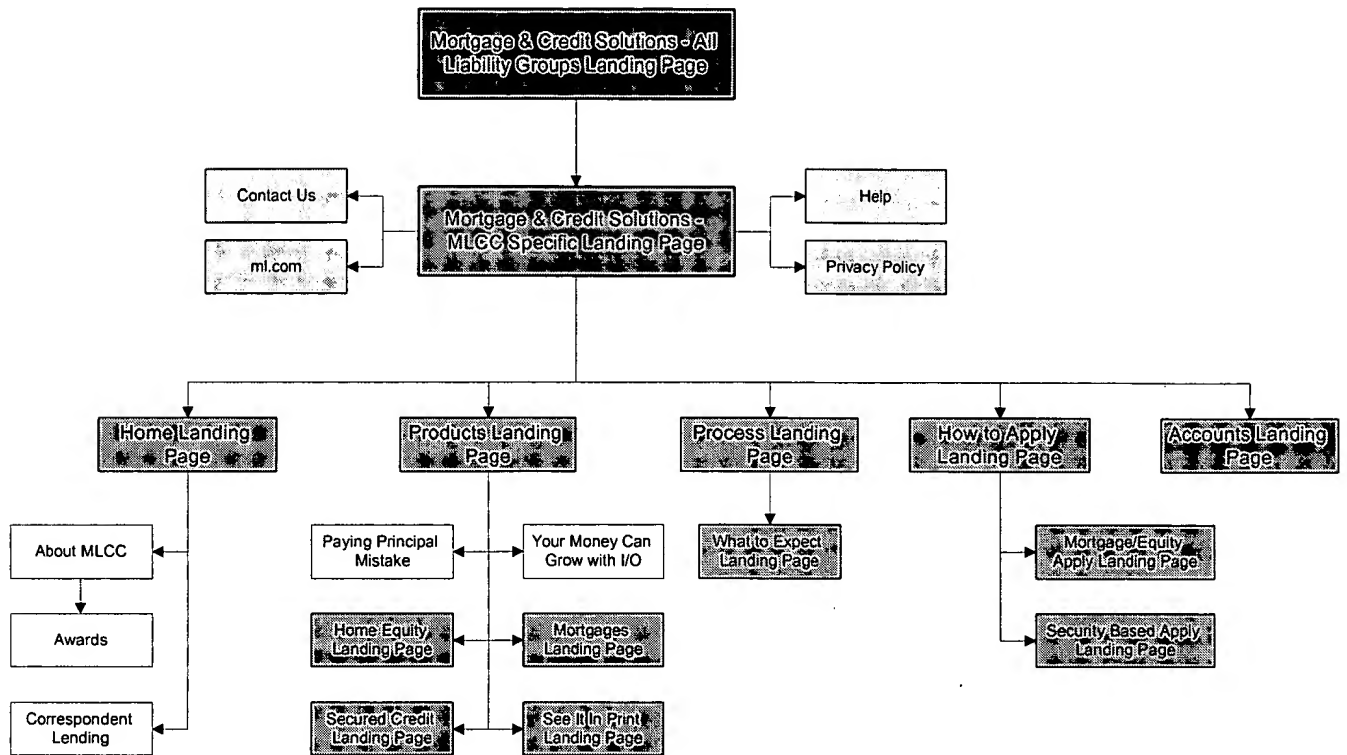


FIG. 1

000211-004160

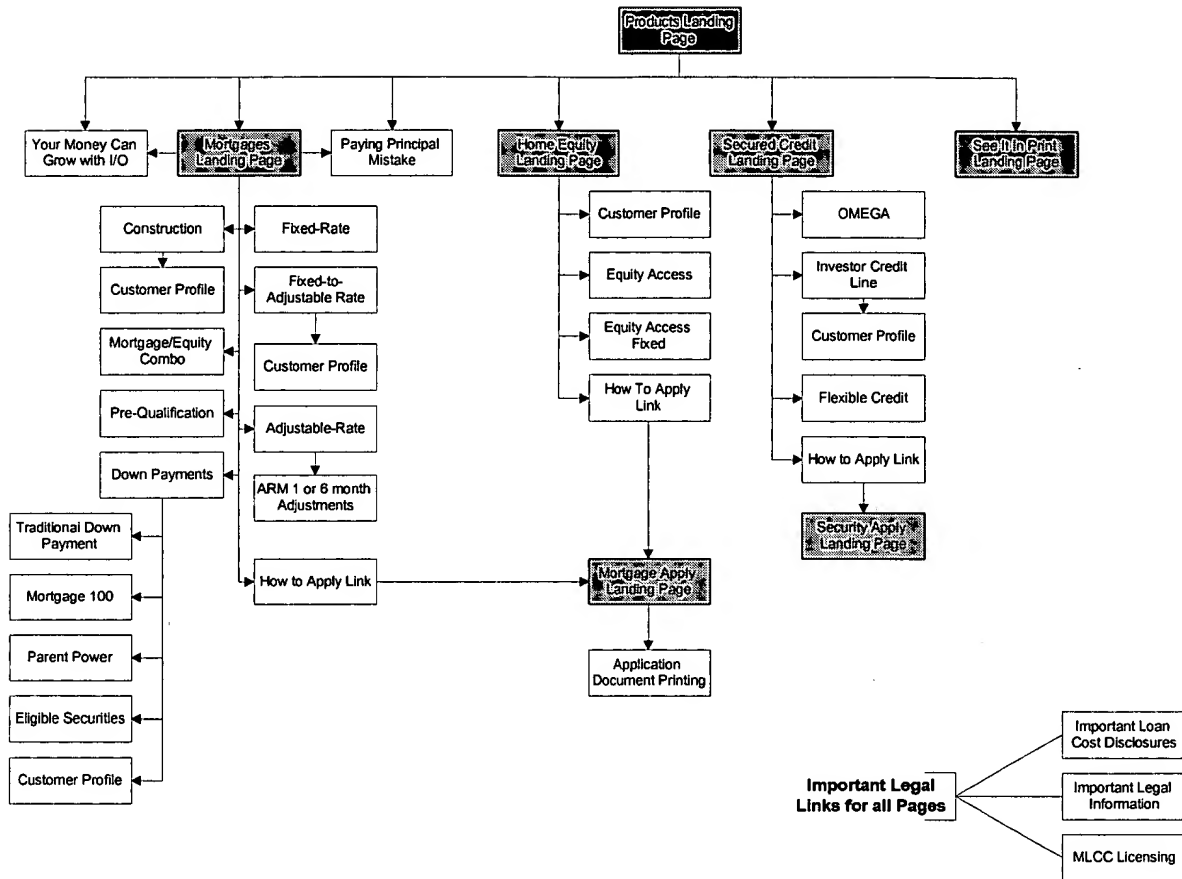


FIG. 2

000211-0047260

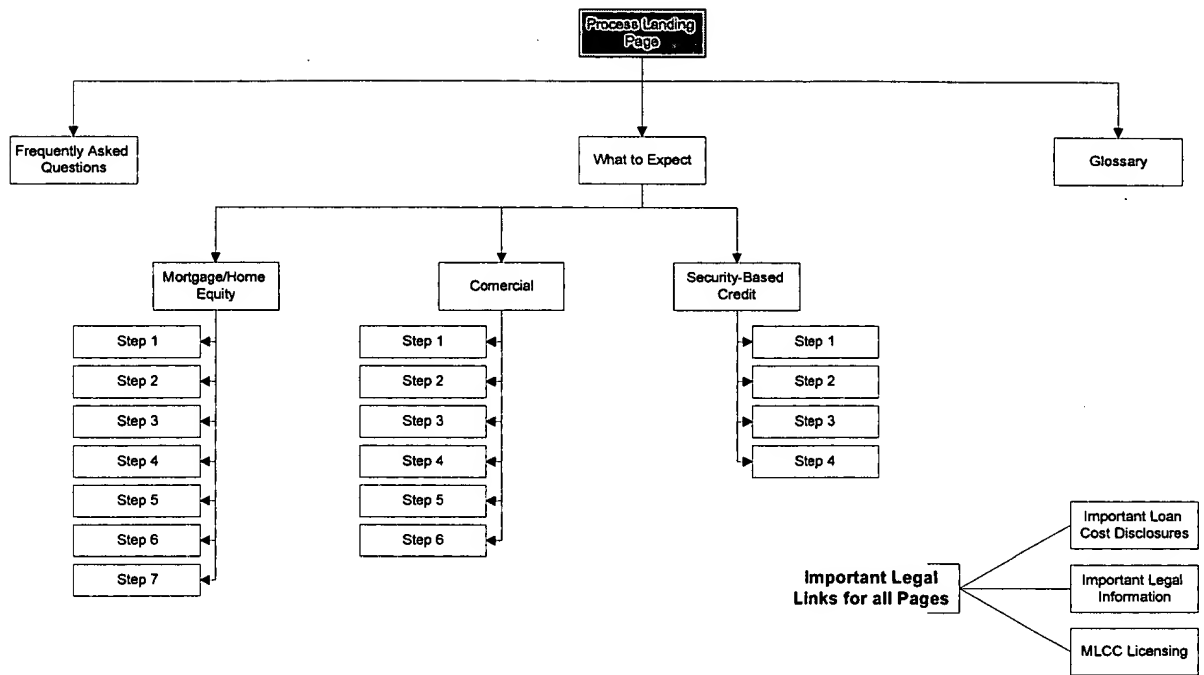


FIG. 3

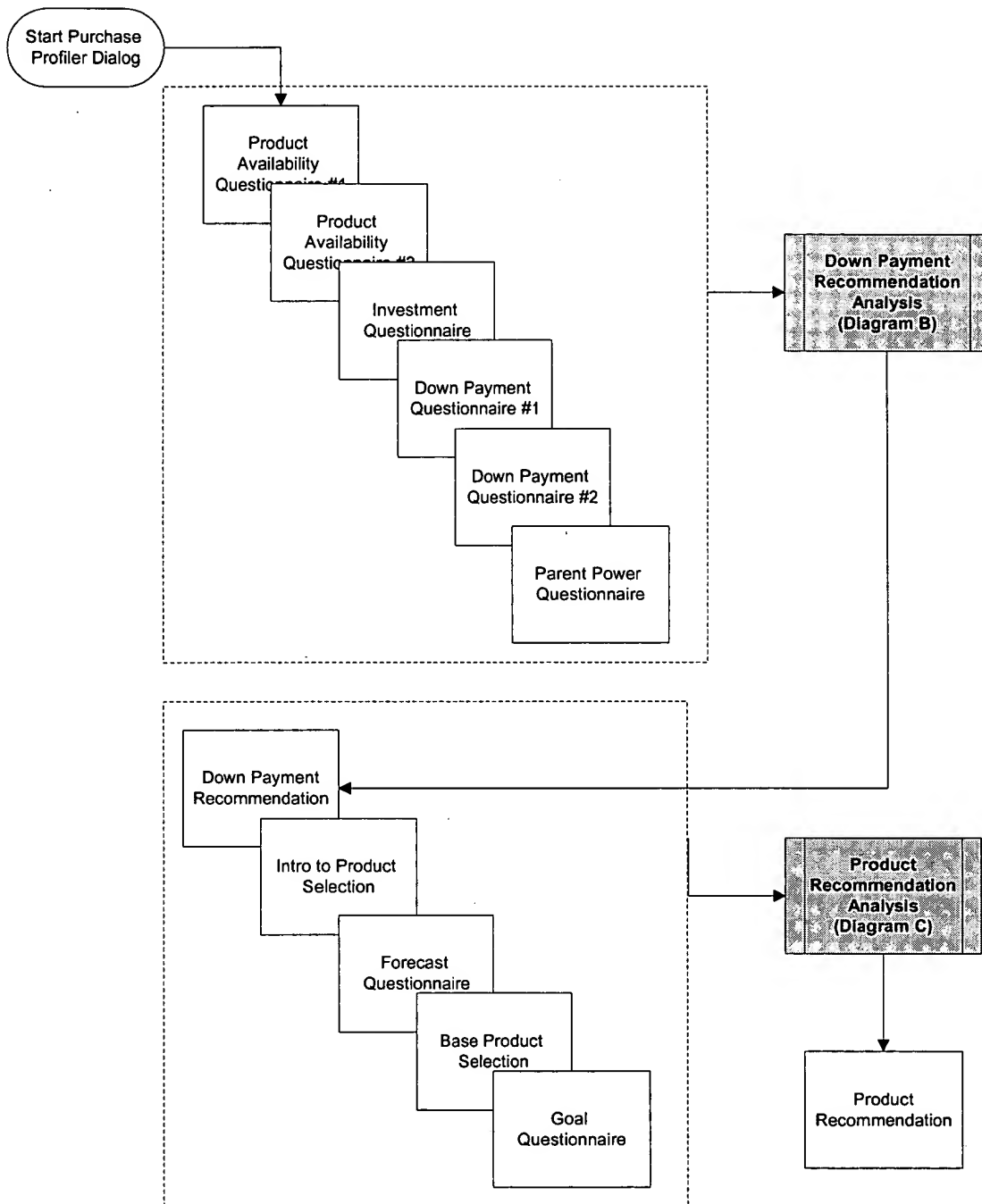


FIG. 4

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graph TD
    Start([Start Down Payment Analysis]) --> Deduct[Deduct the amount needed for closing cost (4%) and origination costs (1%) from available funds.]
    Deduct --> Rate{Is the rate of return less than the lowest interest rate from the available products 1 point rate structure?}
    Rate -- Yes --> Eliminate[Eliminate Mortgage 100 Program as the #1 recommendation]
    Eliminate --> B2((B2))
    Rate -- No --> Calculate[Calculate pledge amount required for 100% and 90% financing]
    Calculate --> Fund100{Does client have enough in available funds to pledge for 100% financing?}
    Fund100 -- Yes --> Rec100[Mortgage 100 Program is recommended w/ 100% financing]
    Rec100 --> End1([End Down Payment Analysis])
    Fund100 -- No --> Fund90{Does client have enough in available funds to pledge for 90% financing?}
    Fund90 -- Yes --> Rec90[Mortgage 100 Program is recommended w/ at least 90% financing]
    Rec90 --> End2([End Down Payment Analysis])
    Fund90 -- No --> B2
  
```

Closing Costs will be estimated at 4% of the purchase price. Closing cost paid by others are used to reduce the closing costs needed.
Note: Points paid by others will not be taken into account in the down payment analysis

B2 This indicates to go to Diagram B2 - Down Payment Recommendation Analysis Continued...

FIG. 5

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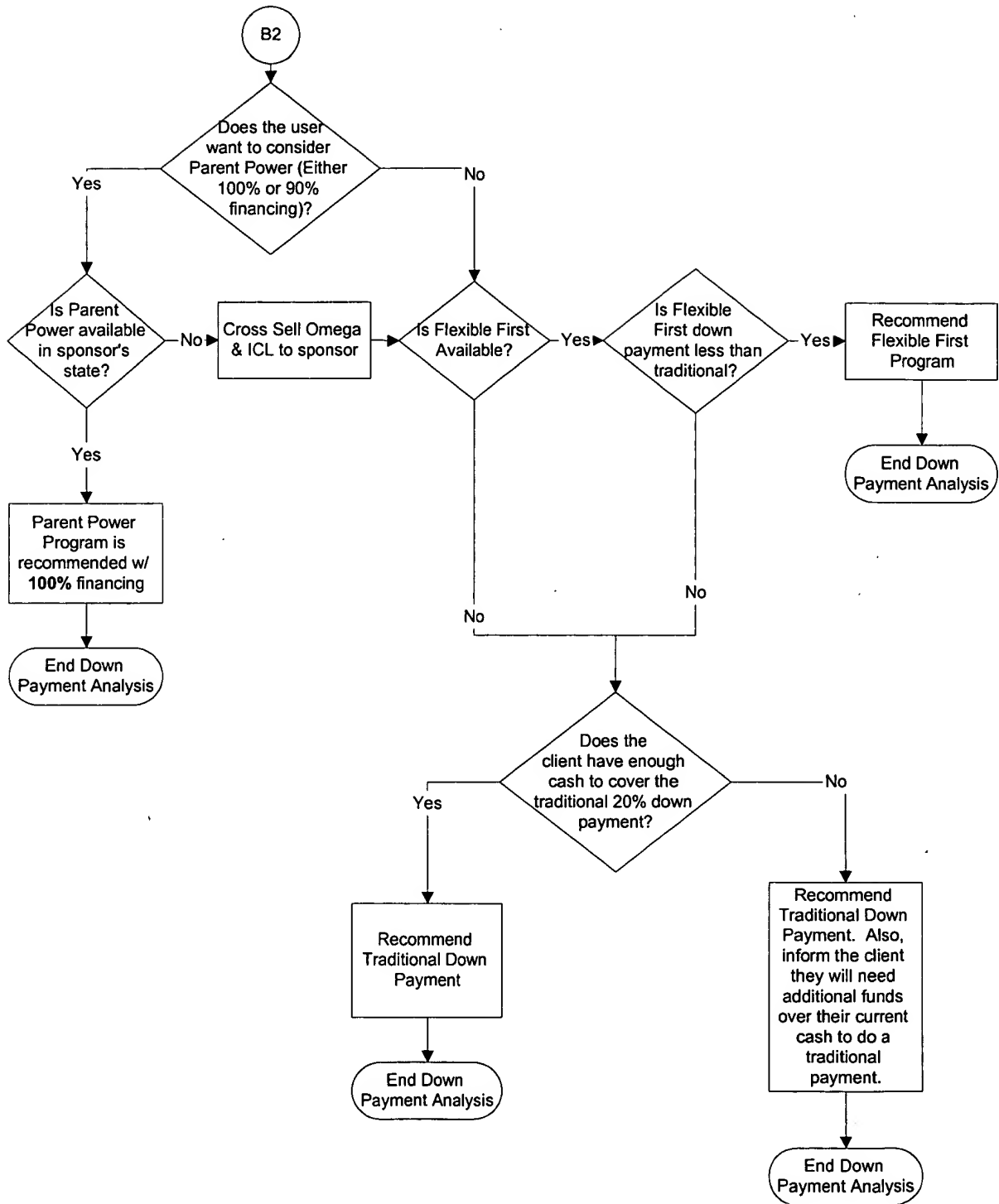


FIG. 6

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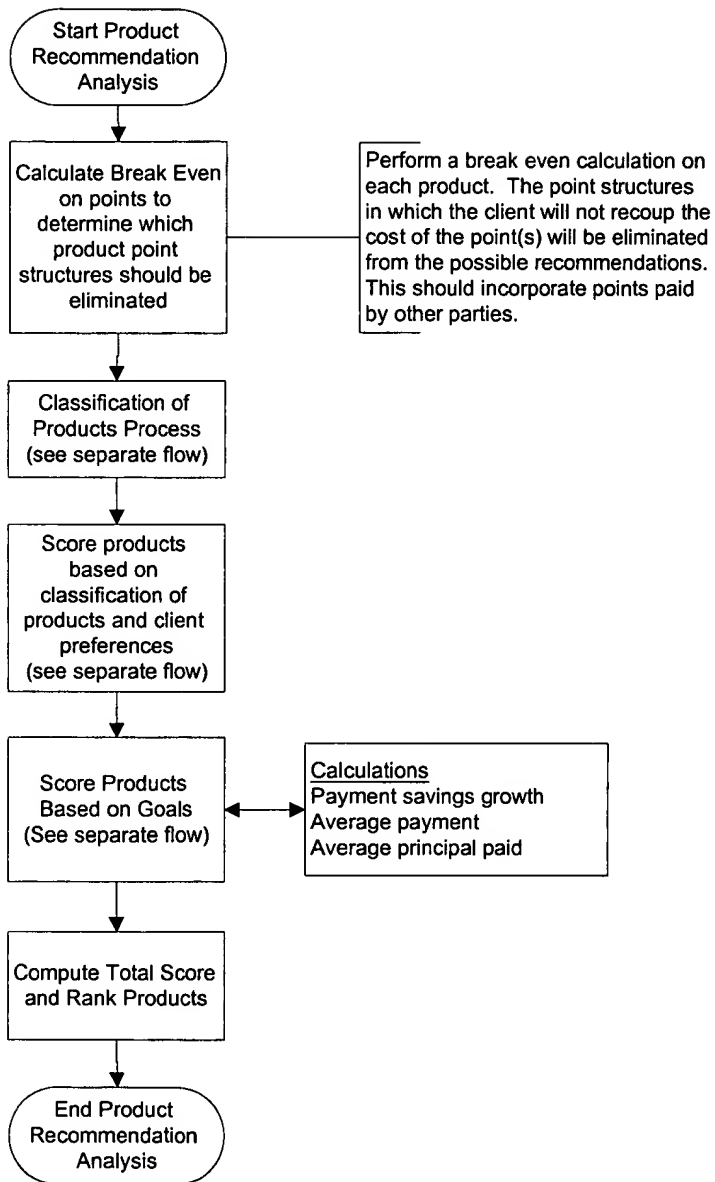


FIG. 7

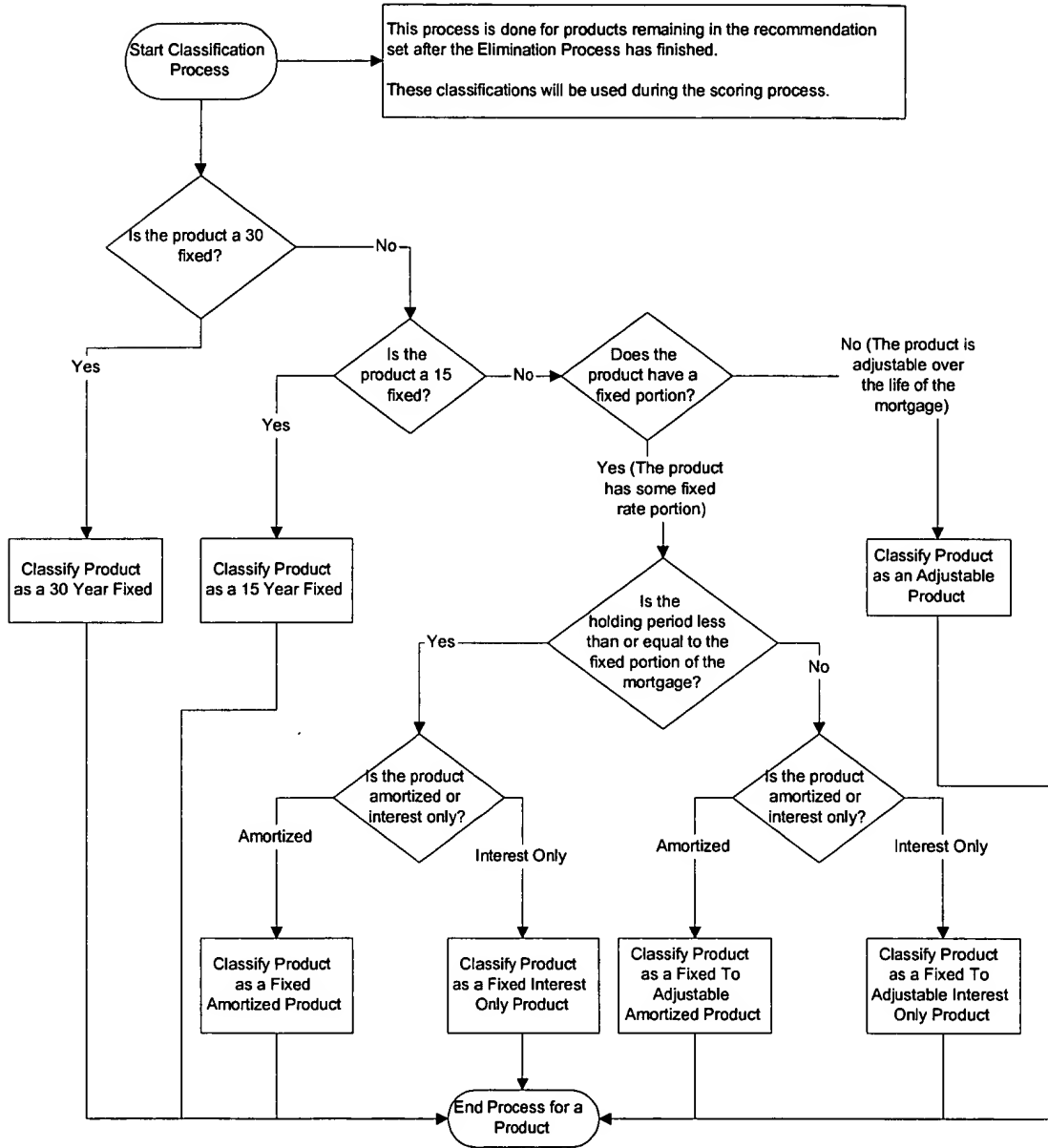


FIG. 8

```

graph TD
    A([Start Scoring Process]) --> B[Score Income Trend]
    B --> C[Score Comfort Level with fluctuating payments]
    C --> D[Score Income Variance]
    D --> E[Score Fixed Rate Products]
    E --> F([End Scoring Process])
  
```

The flowchart illustrates the Scoring Process, which begins with 'Start Scoring Process' and proceeds through five sequential steps: 'Score Income Trend', 'Score Comfort Level with fluctuating payments', 'Score Income Variance', 'Score Fixed Rate Products', and finally 'End Scoring Process'.

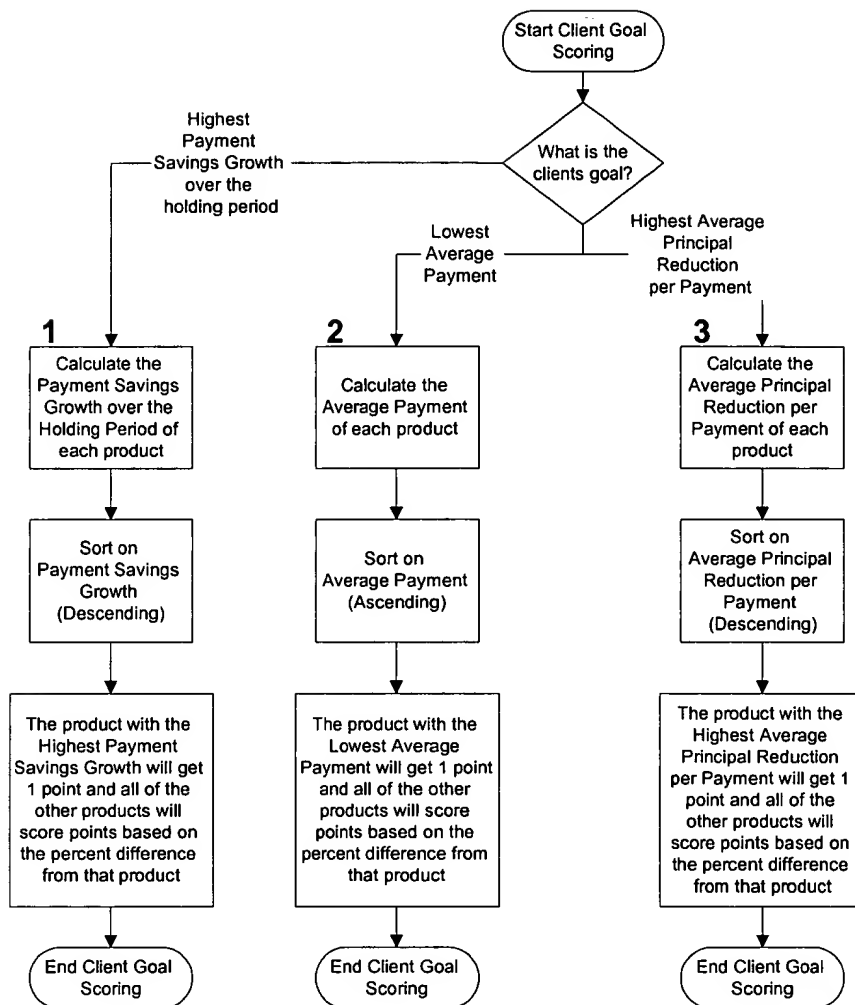
[illegible]

Comfort Level	30	15	FA	FIO	FTAA	FTAIO	A8	A1
Low	1.00	1.00	1.00	1.00	-0.50	-0.50	-3.00	-3.00
Moderate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1.00
High	0.00	0.00	0.00	0.00	0.50	0.50	1.00	1.00

[illegible]

Holding Period	30	15	FA	FIO	FTAA	FTAIO	A6	A1
Fixed Rate	.5	.5	.5	.5	0	0	0	0

FIG. 9



**** Note:** The clients interest rate prediction will be used in the calculation of the monthly payment to adjust the interest rate up or down.

1 Payment Savings Growth = [Future value of Initial Point Savings/Loss at the end of the holding period] + [Future value of payment savings each month over the holding period]

2 Average Payment = [Total of All payments over the holding period (or term if shorter)] / [Total number of payments over the holding period (or term if shorter)]

3 Average Principal Reduction per payment = [Total of principal applied over the holding period (or term if shorter)] / [Total number of payments over the holding period (or term if shorter)]

Payment Savings/Loss = [Base product payment] - [Payment of product being compared to the base product]

Initial Point Savings/Loss = [Base product initial points] - [Initial points of product being compared to the base product]

FIG. 10

09:12:00 - 11:00

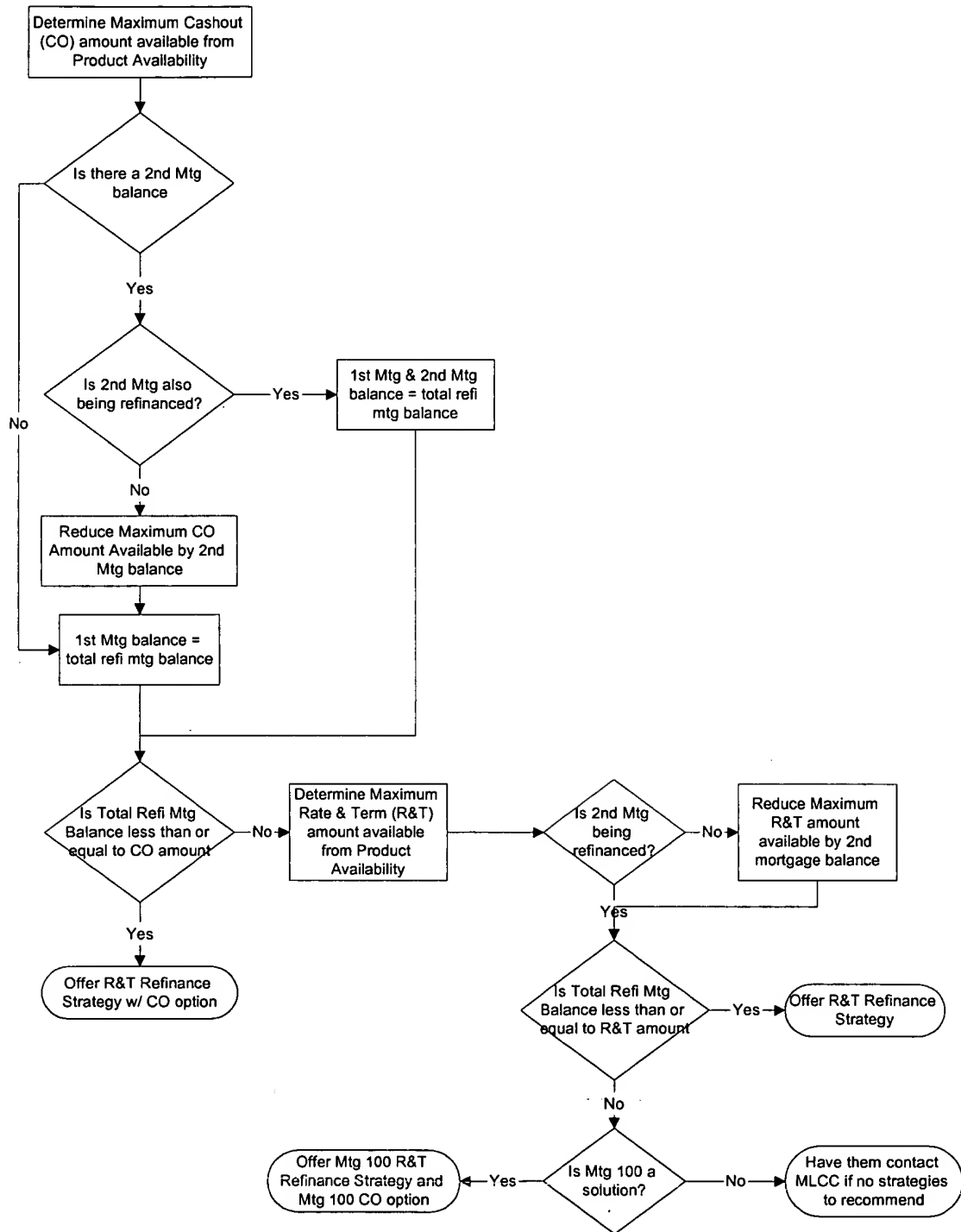


FIG. 11

09717700-112000

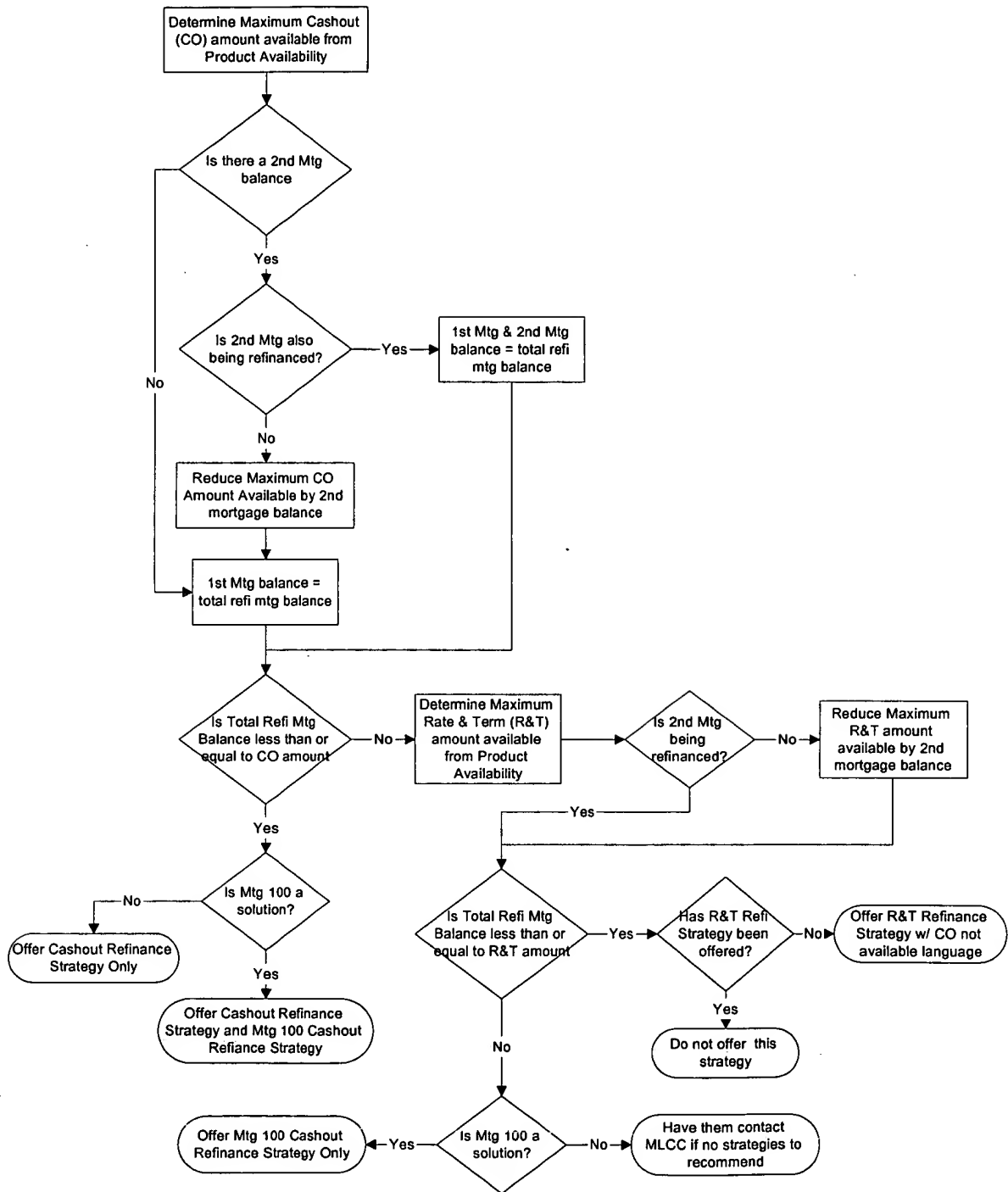


FIG. 12

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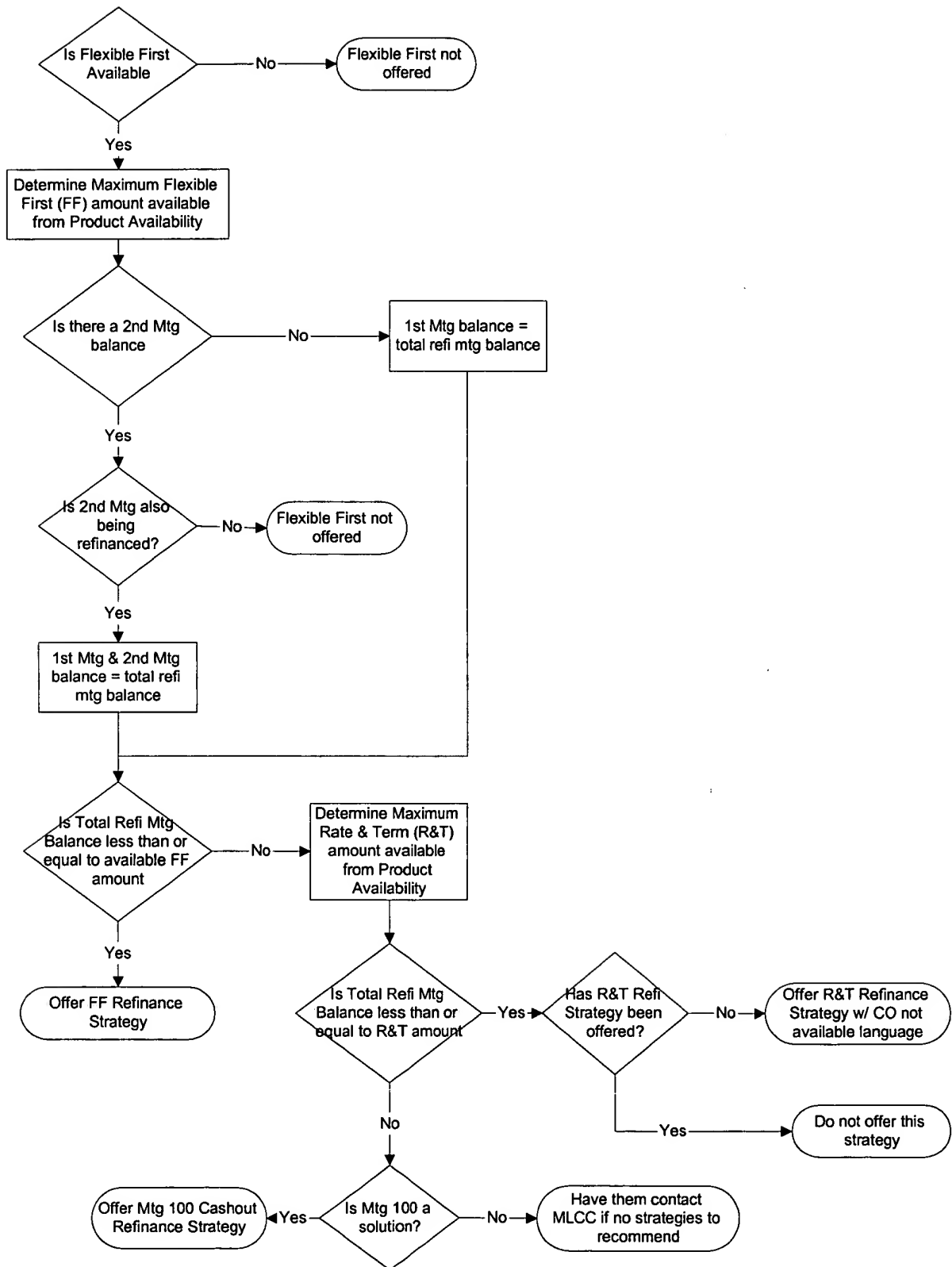


FIG. 13

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graph TD
    Start([Start]) --> Step1[Determine Maximum Cashout  
(CO) amount available from  
Product Availability for 2nd liens]
    Step1 --> Decision1{Is there a current  
1st mortgage  
balance that will not  
be consolidated?}
    Decision1 -- No --> Step2[Committed equity =  
$0]
    Decision1 -- Yes --> Decision2{Is there a 2nd Mtg  
balance}
    Decision2 -- No --> Step3[1st Mtg balance =  
committed equity]
    Decision2 -- Yes --> Decision3{Is 2nd Mtg being  
refinanced?}
    Decision3 -- No --> Note1([Equity Loan  
cannot be offered -  
explain to user])
    Decision3 -- Yes --> Step4[1st Mtg & 2nd Mtg  
balance = committed  
equity]
    Step2 --> Step5[Calculate Available Equity  
(Maximum CO amount  
available - committed equity)]
    Step3 --> Step5
    Step4 --> Step5
    Step5 --> Decision4{Is Available  
Equity within  
State Limits?}
    Decision4 -- No --> Note2([Equity Loan  
cannot be offered -  
explain to user])
    Decision4 -- Yes --> End([Offer Equity Loan  
Strategy])

```

FIG. 14

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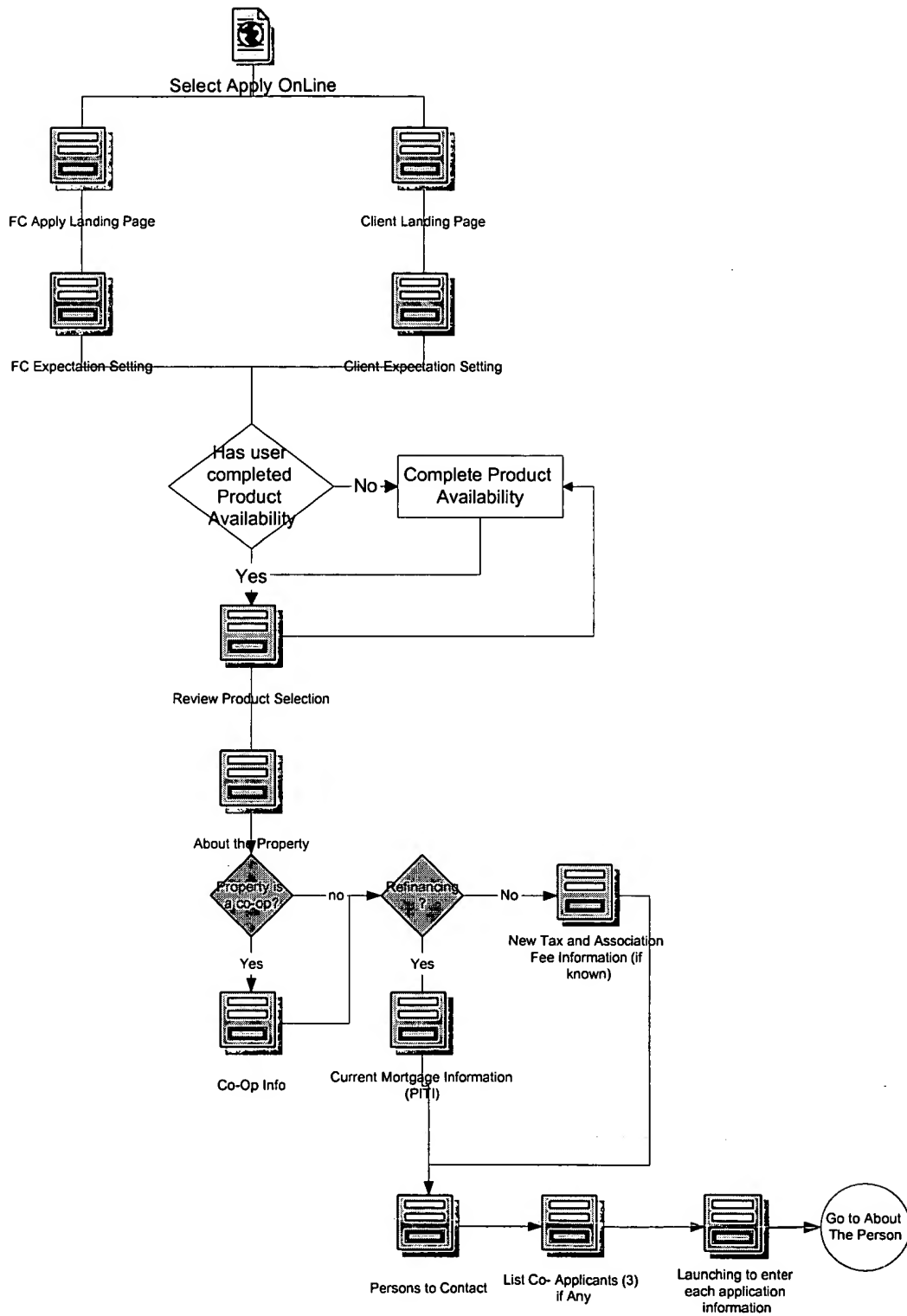


FIG. 15

The flowchart illustrates the HomeBridge application process for two applicants, starting from a central point 'From About the Property'. The process is divided into two parallel paths for each applicant, with shared information points indicated by dashed arrows labeled 'share info'.

Applicant 1 (Left Side):

- About Yourself:** Leads to 'Current Residence'.
- Current Residence:** Decision point: 'Rent' or 'Own'.
- Rent:** Leads to 'Rental Information'.
- Own:** Leads to 'Real Estate Schedule'.
- Real Estate Schedule:** Decision point: 'at residence > 2 years?'.
- at residence > 2 years? (Yes):** Leads to 'Real Estate Schedule (all other properties)'.
- at residence > 2 years? (No):** Leads to 'Prior Residence'.
- Prior Residence:** Shares info with 'Real Estate Schedule (all other properties)'.
- About Your Profession and Job Related Income:** Decision point: 'Employed > 5 years?'.
- Employed > 5 years? (Yes):** Leads to 'Previous Employer'.
- Employed > 5 years? (No):** Leads to 'Income'.
- Income:** Decision point: 'Any Business Interests?'.
- Any Business Interests? (Yes):** Leads to 'About Your Business Interests (4)'.
- Any Business Interests? (No):** Leads to 'Asset Eligibility Questions'.
- About Your Business Interests (4):** Leads to 'About Your Assets and Non-Merrill Accounts'.
- Asset Eligibility Questions:** Leads to 'Obligations'.
- Obligations:** Leads to 'Credit Related Questions'.
- Credit Related Questions:** Leads to 'Legal Information for the Government'.
- Legal Information for the Government:** Leads to 'Acknowledgments and Agreements (FCs skip this)'.
- Acknowledgments and Agreements (FCs skip this):** Leads to 'Add Comments'.
- Add Comments:** Leads to 'More applicant's?'.

Applicant 2 (Right Side):

- About The Co-Applicant:** Leads to 'Current Residence'.
- Current Residence:** Decision point: 'Rent' or 'Own'.
- Rent:** Leads to 'Rental Information'.
- Own:** Leads to 'Real Estate Schedule'.
- Real Estate Schedule:** Decision point: 'at residence > 2 years?'.
- at residence > 2 years? (Yes):** Leads to 'Real Estate Schedule (all other properties)'.
- at residence > 2 years? (No):** Leads to 'Prior Residence'.
- Prior Residence:** Shares info with 'Real Estate Schedule (all other properties)'.
- About Your Profession and Job Related Income:** Decision point: 'Employed > 5 years?'.
- Employed > 5 years? (Yes):** Leads to 'Previous Employer(1)'.
- Employed > 5 years? (No):** Leads to 'Income'.
- Income:** Decision point: 'Any Business Interests?'.
- Any Business Interests? (Yes):** Leads to 'About Your Business Interests (4)'.
- Any Business Interests? (No):** Leads to 'Asset Eligibility Questions'.
- About Your Business Interests (4):** Leads to 'About Your Assets and Non-Merrill Accounts'.
- Asset Eligibility Questions:** Leads to 'Obligations'.
- Obligations:** Leads to 'Credit Related Questions'.
- Credit Related Questions:** Leads to 'Legal Information for the Government'.
- Legal Information for the Government:** Leads to 'Acknowledgments and Agreements (FCs skip this)'.
- Acknowledgments and Agreements (FCs skip this):** Leads to 'More applicant's?'.

Shared Information and Final Steps:

- From About the Property:** The starting point for both applicants.
- Share Info:** Dashed arrows labeled 'share info' connect corresponding steps between the two applicants (e.g., 'Real Estate Schedule (all other properties)', 'Previous Employer', 'Income', 'About Your Business Interests (4)', 'About Your Assets and Non-Merrill Accounts', 'Obligations', 'Credit Related Questions', 'Legal Information for the Government', 'Acknowledgments and Agreements (FCs skip this)').
- More applicant's?:** A decision point that leads to 'all applicants have gone through their app' if 'No'.
- all applicants have gone through their app:** Leads to 'To Summary and Closing'.

FIG. 16

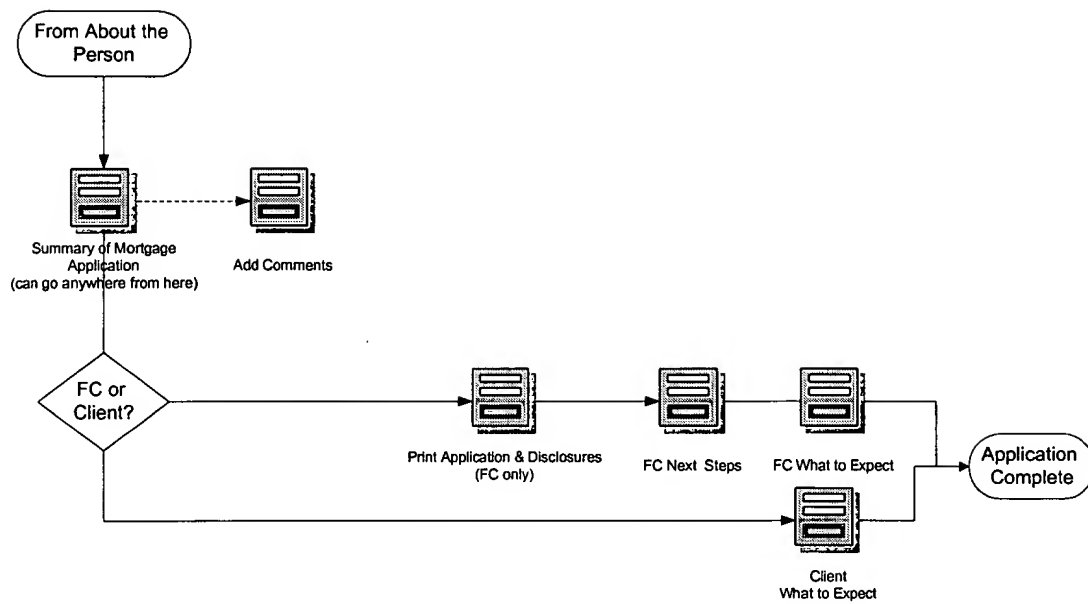


FIG. 17

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